

Service Quality, Information Technology and Complaint Handling on Customer Satisfaction at BPJS Kesehatan Main Branch Surabaya

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Abstract

This study aims to see the simultaneous and partial effect of THE EFFECT OF SERVICE QUALITY, INFORMATION TECHNOLOGY AND HANDLING OF COMPLAINTS ON CUSTOMER SATISFACTION AT BPJS KESEHATAN BRANCH SURABAYA this type of research uses a quantitative approach. Collecting data using interviews, observation and questionnaires. The population of this study were customer of BPJS Kesehatan Branch Surabaya with a sample of 45 respondents. The analysis method used is multiple linear regression analysis and using a tool in the form of computer software SPSS program. Based on the T test for the Service Quality variable (X1), it was obtained that $T_{count} = 0.969$ while $T_{table} 1.681$ had no significant effect on Customer Satisfaction (Y). For the Information Technology variable (X2), $T_{count} = 2,620$ while $T_{table} 1.681$ has a significant effect on Customer Satisfaction (Y). For the Complaint Handling variable (X3) obtained $T_{count} = 1.160$ while $T_{table} 1.681$ then it has no significant effect on Customer Satisfaction (Y). Based on the F test obtained $F_{count} = 8.583$ while $F_{table} 2.83$ then the regression analysis model is significant. Based on the results of the study, it can be concluded that the variables of Service Quality and Complaint Handling have no partial effect, while the Information Technology variable has a partial effect on Customer Satisfaction. The variables of Service Quality, Information Technology, and Complaint Handling have a significant effect simultaneously on Customer Satisfaction. Based on the F test obtained $F_{count} = 8.583$ while $F_{table} 2.83$ then the regression analysis model is significant. Based on the results of the study, it can be concluded that the variables of Service Quality and Complaint Handling have no partial effect, while the Information Technology variable has a partial effect on Customer Satisfaction. The variables of Service Quality, Information Technology, and Complaint Handling have a significant effect simultaneously on Customer Satisfaction. Based on the F test obtained $F_{count} = 8.583$ while $F_{table} 2.83$ then the regression analysis model is significant. Based on the results of the study, it can be concluded that the variables of Service Quality and Complaint Handling have no partial effect, while the Information Technology variable has a partial effect on Customer Satisfaction. The variables of Service Quality, Information Technology, and Complaint Handling have a significant effect simultaneously on Customer Satisfaction.

Keywords:

Customer Satisfaction, Handling Complaints, Information Technology, Service Quality.

1. Introduction

BPJS is an institution established to administer the program social Security in Indonesia according to Law No. 40 of (2004) and Law No. 24 of (2011). According to Law No. 40 of (2004) concerning National Social Security System, BPJS is a non-profit legal entity.

In connection with BPJS Health as a Public Legal Entity, then based on Law Number 25 of 2009 concerning public services:

- a. The organizing organization is obliged to provide public services in accordance with the objectives of the establishment (Article 8 paragraph 1)
- b. The implementation of public services includes at least: service implementation, management of public complaints, information management, internal control, counseling to the community and consulting services (Article 8 paragraph 2). Green open space in Jakarta is still very small compared to the total area of DKI Jakarta. According to the DKI Jakarta Parks and Cemetery Service, the area of green open space in Jakarta is only 10% of the total area of Jakarta.

Over time, BPJS Kesehatan continues to strive to improve the quality of services in requesting information and handling complaints submitted to BPJS Kesehatan. This affects customer satisfaction because

there are surveys conducted periodically to customers to determine the extent to which customers are satisfied with the services provided. The target for customer satisfaction at BPJS Kesehatan is 85%. The following is a table of Customer Satisfaction for the period January – March 2021.

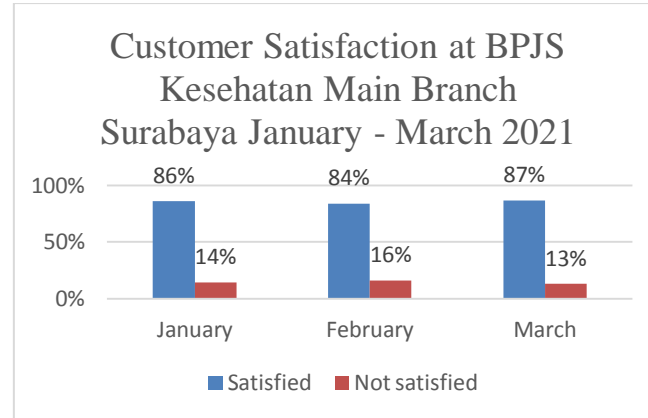


Figure 1. Customer Satisfaction Results for January – March 2021

Based on the table above, it is known that there is a decrease in customer satisfaction in February 2021. There are several factors in the assessment carried out, for example in the table below:

Table 1. Participant Satisfaction Survey Indicators

CUSTOMER SATISFACTION INDEX RESULTS

Bulan : February

Tahun : 2021

No.	Service Rating	Weight	Index Value	Weight*Index	INDEX KC
1	Security	10,0%	86,00	8,60	84,00
2	Service Officer	15,0%	86,00	12,90	
3	Frontliner Administration	20,0%	85,00	17,00	
4	Frontliner Handling Complain	25,0%	83,00	20,75	
5	Infrastructure	10,0%	83,00	8,35	
6	Business Process Compatibility (Makro+ Mikro)		84,00		
7	Information Technology	20,0%	82,00	16,40	

No.	Service Dimension
1	Reliability
2	Assurance
3	Tangible
4	Empathy
5	Responsiveness

Explanation: the gray column is filled with time in minutes

SLA	Time (minutes)
Waiting time	
Frontliner Service Time (ADM)	
Frontliner Service Time (PIPP)	

The table above explains that the Service Assessment factors at BPJS Kesehatan consist of Security Guards, Service Offices, Frontliner Officers, Infrastructure, Business Processes, and Information Technology. The Service Dimensions implemented include Reliability, Assurance, Tangible, Empathy, and Responsiveness.

From the factors that have been discussed previously, it shows that improving the Quality of Service, Information Technology and Handling of Participants' Complaints at BPJS Kesehatan Main Branch Surabaya needs serious attention, this is in order to increase the results of Customer Satisfaction according to the targets that have been set so it is necessary to do a study entitled Effect of Quality of Service, Information Technology and Handling of Participant Complaints on Customer Satisfaction of BPJS Kesehatan Main Branch Surabaya.

Based on the background described previously, The problems that will be discussed in this paper are:

1. Does Service Quality have a significant partial effect on Customer Satisfaction?
2. Does Information Technology have partial significant effect on Customer Satisfaction?
3. Does Complaint Handling have partial significant effect on Customer Satisfaction?
4. Does the Quality of Service, Information Technology and Complaint Handling have a significant effect simultaneously on Customer Satisfaction?

The research objectives are as follows:

1. To analyze whether Service Quality has a significant effect partially on Customer Satisfaction at BPJS Kesehatan Main Branch Surabaya.

2. To analyze whether Information Technology has a significant effect partially on Customer Satisfaction at BPJS Kesehatan Main Branch Surabaya.
3. To analyze whether Complaint Handling has a significant partial effect on Customer Satisfaction at BPJS Kesehatan Main Branch Surabaya.
4. To analyze whether Service Quality, Information Technology and Complaint Handling have a significant simultaneous effect on Customer Satisfaction at BPJS Kesehatan Main Branch Surabaya.

The benefits of this research are expected to provide additional knowledge about the field of Marketing studies, especially in the aspect of Customer Satisfaction associated with Service Quality, Information Technology and Complaint Handling. Can provide input and information to leaders and employees who work at BPJS Kesehatan Main Branch Surabaya about the importance of customer satisfaction obtained based on service quality, information technology and complaint handling. And can increase the knowledge and insight of the author.

In order to be more focused in this research, therefore the authors limit the problem of this research as follows:

1. The research object is located at BPJS Kesehatan Main Branch Surabaya, which is located at Dharmahusada Indah No. 2, Surabaya City.
2. Customer Satisfaction Variables in this study are influenced by three independent variables, namely Service Quality, Information Technology and Complaint Handling. If there are measurements that use other variables, they will not be discussed in this study.

According to Kotler in Yuwana & Yuwono (2017) the definition of service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership.

Determinants of Service Quality:

1. Tangible
2. Empathy
3. Responsiveness
4. Reliability
5. Assurance

The definition of information technology according to Sutabri (2014:3) is "Information technology is a technology used to process data, including processing, obtaining, compiling, storing, manipulating data in various ways to produce quality information, namely information that is relevant, accurate and reliable. timely manner, which is used for personal, business and government purposes and is strategic information for decision making".

Excess Information Technology:

1. Technology has the benefit of being able to improve performance and allow all activities to be completed quickly, precisely and accurately.
2. Can facilitate various fields of work
3. Through the internet, you can interact without physical distance, time, economy class, race, country or geographical distance.
4. The simplest information technology in the form of radio and television equipment, to the internet and mobile phones with wireless application protocols (WAP), information flows very quickly and has entered the consciousness of many people.

Deficiency Information Technology :

It is likely that children will consume games that feature elements of violence without their parents knowing.

Children will lose playing time with friends of their age which will make the child's social life lack of balance.

Internet access will also have a negative impact even though in fact, being able to access the internet is a good start for the development of children's insights. Children will be threatened by the amount of bad information that floods the internet.

Disturbing health such as repetitive stress or strain injury, eye fatigue and headaches, back and neck pain and so on.

Complaint handling this happens because of customer dissatisfaction with the services provided by the company, if this is allowed to drag on, it will have a negative impact on the company (Lay et al., 2018). For example, losing the trust of customers, difficult to get new customers, affecting the company's image.

How to Deal with Complaints:

- a. Empathy for complaints
- b. Response speed
- c. Apology
- d. Credibility
- e. Attention

Customer satisfaction is a comparison of the quality of service experienced by customers, which is expected by customers if the quality experienced by customers is lower than expected, there will be dissatisfaction. Customers are as expected, customers will be satisfied, and if the quality of service is more what is expected, customers will be very satisfied (Riyanto, 2018).

Customer Satisfaction Indicators:

1. Fulfillment of customer expectations
2. Always use the product
3. Recommend to others
4. Quality of service
5. Loyalty
6. Good reputation
7. Location

Variable Relationship:

1. Quality of Service on Customer Satisfaction

Satisfaction felt by customers will have a positive impact on the company, which will encourage customer loyalty and the company's reputation will have a positive impact in the eyes of society in general and customers in particular, the hypothesis can be formulated as follows:

H1 = Service Quality Affects Customer Satisfaction

2. Information Technology on Customer Satisfaction

The relationship between Information Technology and customer satisfaction certainly shows that the ability of employees to serve customers.

H2: Information Technology has an effect on Customer Satisfaction.

3. Handling of Complaints on Customer Satisfaction

Handling complaints, apart from having a positive impact on satisfaction, handling complaints also has a positive impact on loyalty. Complaints are an opportunity to strengthen relationships and create loyalty. Effective complaint handling can convert aggrieved customers into satisfied and loyal customers. Handling complaints effectively provides an opportunity to turn a dissatisfied customer into a satisfied customer of the company's products/services (or even a permanent customer).

H3: Complaint Handling Affects Customer Satisfaction

4. Quality of Service, Information Technology and Handling of Complaints on Customer Satisfaction

To maintain customer satisfaction, companies can do several things. In this study, researchers included 3 variables to determine customer satisfaction, namely service quality, information technology and complaint handling. The three variables are very closely related.

H4 = Service Quality, Information Technology and Complaint Handling Affect Customer Satisfaction

1.1. Research Hypothesis

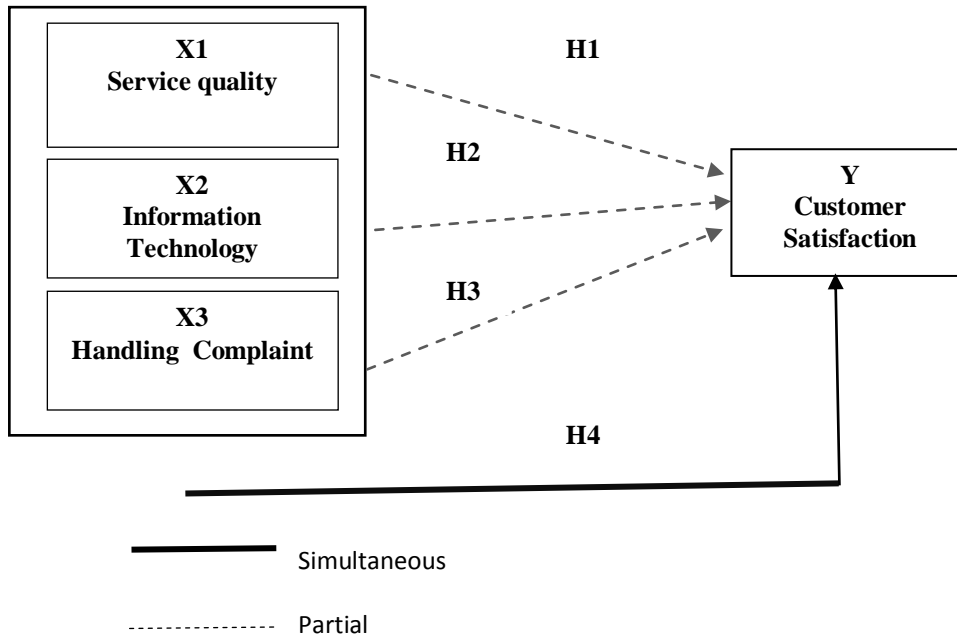
H1: It is suspected that Service Quality has a significant partial effect on Customer Satisfaction of BPJS Kesehatan Main Branch Surabaya

H2: It is suspected that Information Technology has a significant partial effect on Customer Satisfaction of BPJS Kesehatan Main Branch Surabaya

H3: It is suspected that the Handling of Participant Complaints has a significant partial effect on Customer Satisfaction of BPJS Kesehatan Main Branch Surabaya

H4: It is suspected that simultaneously (simultaneous) Service Quality, Information Technology and Participant Complaint Handling have a significant effect on Customer Satisfaction of BPJS Kesehatan Main Branch Surabaya

1.2. Framework of thinking



2. Methodology

The method used in this study uses quantitative methods. The object of this research was carried out at BPJS Kesehatan Main Branch Surabaya at the location on JL. Dharmahusada Indah No. 2 Surabaya and. The unit of analysis for BPJS Kesehatan Participants in the Main Branch of Surabaya. The population in this study were participants of BPJS Kesehatan Main Branch Surabaya visit in June 2021 with a total of 45 participants. Using a sample of 45 participants. Primary data collection is carried out by conducting a direct survey of participants. The data sources that will be used in this research consist of primary data and secondary data. Primary data in this study is the result of respondents' answers from questionnaires, secondary data in this study include company history and data on the number of participant visits. Collecting data using interview techniques, observation and questionnaires using a likert scale.

The data obtained were analyzed using descriptive analysis and inferential analysis. Descriptive analysis is used to find out the description of the respondents who are the research subjects. The first step in inferential analysis is the Classical Assumption Test which consists of validity test, reliability test, normality test, multicollinearity test, and heteroscedasticity test. Furthermore, multiple linear regression analysis was used to determine the magnitude of the direct and indirect effect between the variables used in this study. As well as testing the hypothesis with t test (Partial) is used to determine the effect of each variable, both independent variables on the dependent variable which is statistically significant.

3. Result And Discussion

3.1 Result

The test method using descriptive statistics and inferential statistics, the author wants to test the effect of the independent variables on the dependent variable. Where the results of the descriptive analysis showed that the respondents who became the object of this study consisted of 47% men and 53% women. With a vulnerable age of 20-25 years 20%, 26-30 years 27%, 31-35 years 16%, 36-40 years 13%, 41-45 years 9%, 46-50 years 7% and >50 years 9%.

1. Validity test

Validity test results shows that all indicators used in measuring the variable of Service Quality (X1) Information Technology (X2) Handling Complaint (X3) Customer Satisfaction (Y) used in this study has a correlation or greater than = 0.294 (value for n = 45) so that all indicators are valid. $r_{hitung} > r_{tabel}$

2. Reliability Test

The results of the research data have a Guttman Split-Half Coefficient correlation value of more than 0.60, thus it can be concluded that the items for the Service Quality variable (X1) Information Technology (X2) Handling Complaint (X3) Customer Satisfaction (Y) overall is said to be reliable.

3. Normality test

From the calculation results, the sig. value is 0.410 or greater than 0.05. Then the provisions of H0 are accepted, namely that the assumption of normality is met.

Table 1. Normality Test

Unstandardized Residual	
Kolmogorov-Smirnov Z	0.888
asyp. Sig. (2-tailed)	

4. Multicollinearity Test

Testing for the presence or absence of multicollinearity symptoms is carried out by taking into account the value of the correlation matrix generated during data processing as well as the value of VIF (Variance Inflation Factor) and its tolerance.

Table 2. Multicollinearity Test

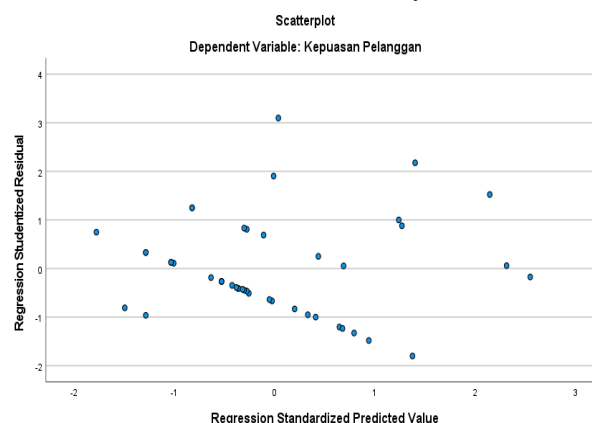
Model	Colinearity Statistics		Information
	Tolerance	VIF	
Service quality	0.512	1,952	Free of multicollinearity
Information Technology	0.660	1.516	Free of multicollinearity
Handling Complaint	0.630	1,586	Free of multicollinearity

Based on the table above, it can be seen that each variable has a tolerance value > 0.1 and a VIF value < 10 , so it can be concluded that there is no multicollinearity between the independent variables in this regression model.

5. Heteroscedasticity Test

One way to see whether there is heteroscedasticity is to use the Glejser test. This test is done by regressing the independent variable with the absolute value of the residual.

Table 3. Heteroscedasticity Test



The picture above shows that the point distribution does not form a certain pattern or groove, so it can be concluded that there is no heteroscedasticity.

6. Multiple linear regression

- Customer Satisfaction constant value of 10,799 which states that if the variables X1, X2, X3 are equal to zero, namely Service Quality, Information Technology, and Complaint Handling, then Customer Satisfaction is 10,799

- b. The X_1 coefficient of 0.065 means that every time there is an increase in the X_1 variable (Service Quality) by 1%, then Customer Satisfaction increases by 0.065 (6.5%) or vice versa every time there is a 1% decrease in the X_1 variable (Service Quality) then Customer Satisfaction decreases by 0.065 (6.5%)
- c. The X_2 coefficient of 0.155 means that each time there is an increase in the X_2 variable (Information Technology) by 1%, then Customer Satisfaction increases by 0.155 (15.5%) or vice versa every time there is a decrease in the X_2 variable (Information Technology) by 1%, then Customer Satisfaction decreases by 0.155 (15.5 %)
- d. The X_2 coefficient of 0.155 means that each time there is an increase in the X_2 variable (Information Technology) by 1%, then Customer Satisfaction increases by 0.155 (15.5%) or vice versa every time there is a decrease in the X_2 variable (Information Technology) by 1%, then Customer Satisfaction decreases by 0.155 (15.5 %)
- e. The X_3 coefficient of 0.165 means that each time there is an increase in the X_3 variable (Complaint Handling) by 1%, then Customer Satisfaction increases by 0.165 (16.5%) or vice versa every time there is a decrease in the X_3 variable (Complaint Handling) by 1%, then Customer Satisfaction decreases by 0.165 (16.5). %).

7. t-test (t-test)

Table 3 t test results

Dependent variable	Free variable	t count	t Table	Information
Customer Satisfaction (Y)	X1	0.969	1,681	No Significant Effect
	X2	2,620	1,681	Significant
	X3	1,160	1,681	No Significant Effect

Source: Primary Data Processed

a. First Hypothesis Testing

Service Quality does not have a significant effect partially on Customer Satisfaction. The t test between X_1 (Service Quality) and Y (Customer Satisfaction) shows t count = 0.969. Meanwhile, t table ($\alpha = 0.05$; $df = 45$) is 1.681. Because t count < t table is $0.969 < 1.681$ or sig t value is $0.338 > 0.05$ then the effect of X_1 (Service Quality) on Customer Satisfaction is not significant. This means that H_0 is accepted and H_a is rejected so that it can be concluded that customer satisfaction cannot be significantly affected by service quality.

b. Second Hypothesis Testing

Information Technology partially significant effect on Customer Satisfaction. The t test between X_2 (Information Technology) and Y (Customer Satisfaction) shows t count = 2,620. Meanwhile, t table ($\alpha = 0.05$; $df = 45$) is 1.681. Because t count > t table that is $2,620 > 1,681$ or sig t value $0.012 < 0.05$ then the effect of X_2 (Information Technology) on customer satisfaction is significant at 5% alpha. This means that H_0 is rejected and H_a is accepted so that it can be concluded that Customer Satisfaction can be significantly influenced by Information Technology or by improving Information Technology, Customer Satisfaction will increase significantly.

c. Third Hypothesis Testing

Complaint Handling has no partial significant effect on Customer Satisfaction. The t test between X_3 (Handling Complaint) and Y (Customer Satisfaction) shows t count = 1,160. Meanwhile, t table ($\alpha = 0.05$; $df = 45$) is 1.681. Because t count < t table that is $1,160 < 1.681$ or sig t value $0.253 > 0.05$ then the effect of X_3 (Complaint Handling) on Customer Satisfaction is not significant.

This means that H_0 is accepted and H_a is rejected, so it can be concluded that Customer Satisfaction cannot be significantly affected by Complaint Handling.

8. F test (joint regression test)

Table 3. F . test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16,664	3	5.555	8,583	<.001b
Residual	26,536	41	,647		
Total	43,200	44			

Source: SPSS 18.00 Output for Windows

Based on Table 18 the calculated F value is 8,583. While the F table ($\alpha = 0.05$; df regression = 3: df residual = 41) is 2.83. Because F count > F table i.e. 8,583 > 2.83 or sig F value of 0.001 < = 0.05 then the regression analysis model is significant. This means that H0 is rejected and H1 is accepted so that it can be concluded that Service Quality, Information Technology, and Handling Complaint have a significant simultaneous effect on Customer Satisfaction.

9. Determination Test

Table 4. Test of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,621a	,386	,341	,80450

a. Predictors: (Constant), Complaint Handling, Information Technology, Service Quality

Results adjusted R^2 (coefficient of determination) of 0.341. This means that 34.1% of Customer Satisfaction Variables will be influenced by the independent variables, namely Service Quality (X1), Information Technology (X2), and Handling Complaint (X3). While the remaining 65.9% Customer Satisfaction variable will be influenced by other variables that are not discussed in this study.

3.2 Discussion

From the results of the tests carried out there are several hypotheses, namely:

- Service quality has no significant effect on customer satisfaction.
This is in line with Ratih Andalusi's research entitled "The Effect of Service Quality, Price, and Product Quality on Customer Satisfaction with Laboratory Supporting Instruments (Case Study at PT. Laborindo Sarana Jakarta).
- Information Technology has a significant effect on Customer Satisfaction.
This is in line with the research of Denny Erica and Harun Al Rasyid entitled The Effect of Service Quality and Utilization of Information Technology on Customer Satisfaction and Loyalty of Online Transportation Services in Jakarta.
- Complaint Handling has no significant effect on Customer Satisfaction.
This is in line with Fitry Mustagfiroh's research entitled Analysis of the Effect of Service Quality, Complaint Handling, Customer Value on Customer Satisfaction and Word of Mouth (Case Study of PT Bank Pembangunan Daerah Jawa Tengah Unissula Sub-Branch Office)

4. Conclusion

- The conclusion of this study, based on the calculation of multiple linear regression analysis, it can be seen:
- Based on the results, it was found that the variables of Service Quality (X1), Information Technology (X2), and Handling Complaint (X3) had a significant effect simultaneously on Customer Satisfaction (Y). So that Service Quality (X1), Information Technology (X2), and Handling Complaint (X3) can be concluded to increase Customer Satisfaction.
- Based on the results of the partial t-test, it was found that Service Quality (X1) did not have a significant effect partially on Customer Satisfaction.
- Based on the results of the partial t-test, it was found that Information Technology (X2) had a partially significant effect on customer satisfaction.
- Based on the results of the partial t test, it was found that the Handling Complaint (X3) did not give a partially significant effect on Customer Satisfaction.

- f. Based on the results of the t test, it was found that the Information Technology variable had the largest t value and beta coefficient. So that the Information Technology variable has the strongest influence compared to other variables, the Information Technology variable has a dominant influence on Customer Satisfaction.

The suggestions given include:

- It is expected that BPJS Kesehatan Surabaya Branch can maintain and improve services with Information Technology, because Information Technology variables have a dominant influence in influencing Customer Satisfaction, including by providing convenience for Participants in accessing Information Technology and ensuring Participant data is safe.
- BPJS Kesehatan Surabaya Branch also needs to improve the Quality of Service and Handling of Complaints to customers, able to give good promises and the willingness of employees to provide services to customers if needed at any time.
- The results of further research, should not only concentrate on the variables of Service Quality, Information Technology, and Complaint Handling in seeing their effect on Customer Satisfaction, but can add research variables by looking at aspects of customer trust and others..

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Biography

Tara Riski Amalia Diploma in Hospitality Tourism from Universitas Airlangga (UNAIR) with an degree Amd. Par then continued her education in S1 Management at Narotama University. Has worked in several hotels and apartments in Surabaya (Grand Palace Hotel, Equator Hotel, Tunjungan Hotel, Marvel City Apartment), and also several restaurants. Currently, she is active as an employee of BPJS Kesehatan Surabaya Branch Office.

Elok Damayanti graduated at Universitas Surabaya (UBAYA) and then continued her study at Sekolah Tinggi Ilmu Ekonomi YAPAN, Surabaya. She completed her Master's Degree of Management at Narotama University. She focuses in Human Resources Management, Business English, Business Management and Business Administration. Previously she was a Head of Treasury at Public Service Commision, a government-own organization. At present she is a Lecturer at the Economy and Business Faculty at Narotama University. In addition, she is a Head of ASEAN Study Centre, responsible for the ASEAN cooperation, information and studies. Also as a Head of National Partnership, responsible for the domestic cooperation at the University.

Dr. Hermien Tridayanti, is a Senior Lecturer in Economic and Business Faculty, Narotama University Surabaya. She's got a Doctoral Economic from UNTAG Surabaya, Master of Management from UNTAG and Bachelor degree of Agricultural from UPN Surabaya. Now she is Dean on Economic and Faculty, Narotama University Surabaya. She has been recognized as an Auditor ISO 9001: 2015 and Research Reviewer used standardized methods of SNI ISO/IEC 17024:2012. Her interest research are in the field Quality Assurance in Higher Education, Strategic Management and Human Resources Development. She is member from Global Certification center on United Kingdom.

Bayu Airlangga Putra is a lecturer at Narotama University. He has experiences as a professional, consultant, and trainer in the field of HR management and quality management in several companies, both large and small scale. He has taught various subjects such as HR management, compensation management, performance evaluation, organizational behavior, and HR research. He also actively participates in various scientific conferences, both nationally and internationally. His research interests are in the fields of HR management, organizational behavior, entrepreneurship, and quality management.